

Information to identify the case:

Debtor 1	<u>Dorothy Jean Gilchrist</u>	Social Security number or ITIN	xxx-xx-6135
	First Name Middle Name Last Name	EIN	--_-----
Debtor 2	<u>Tyrone Gilchrist</u>	Social Security number or ITIN	xxx-xx-8562
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--_-----
United States Bankruptcy Court District of New Jersey			
Case number: 14-30649-ABA			

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Dorothy Jean Gilchrist

Tyrone Gilchrist

12/9/19

By the court: Andrew B. Altenburg Jr.
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

United States Bankruptcy Court
District of New JerseyIn re:
Dorothy Jean Gilchrist
Tyrone Gilchrist
DebtorsCase No. 14-30649-ABA
Chapter 13**CERTIFICATE OF NOTICE**

District/off: 0312-1

User: admin
Form ID: 3180WPage 1 of 2
Total Noticed: 21

Date Rcvd: Dec 09, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 11, 2019.

db/jdb +Dorothy Jean Gilchrist, Tyrone Gilchrist, 200 Thomson Avenue, Paulsboro, NJ 08066-1521
 515307926 Bank of America, N.A., P.O. Box 660933, Dallas, TX 75266-0933
 515098869 ++FIRST SAVINGS BANK, PO BOX 5096, SIOUX FALLS SD 57117-5096
 (address filed with court: FSB Blaze, 5501 S. Broadband Lane, Sioux Falls, SD 57108)
 515098866 +Financial Recoveries, 200 E. Park Dr., Ste. 100, Mt. Laurel, NJ 08054-1297
 515098870 Merrick Bank, 1075 S. Jordan Gtwy., Ste. @00, South Jordan, UT 84095

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center. smg

E-mail/Text: usanj.njbankr@usdoj.gov Dec 10 2019 00:01:11 U.S. Attorney, 970 Broad St.,
 Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
 smg +E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Dec 10 2019 00:01:08 United States Trustee,
 Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,
 Newark, NJ 07102-5235
 515098871 +E-mail/Text: bankruptcy@pepcoholdings.com Dec 10 2019 00:00:41 Atlantic City Electric,
 PO Box 13610, Philadelphia, PA 19101-3610
 515156966 E-mail/Text: bankruptcy@pepcoholdings.com Dec 10 2019 00:00:41
 Atlantic City Electric Company, Pepco Holdings, Inc.,
 Bankruptcy Division, Mail Stop 84CP42, 5 Collins Drive, Suite 2133,
 Carneys Point, NJ 08069-3600
 515161229 EDI: BANKAMER.COM Dec 10 2019 04:23:00 Bank of America Home Loans, PO Box 5170,
 Simi Valley, VA 93062-5170
 518446263 EDI: BANKAMER.COM Dec 10 2019 04:23:00 Bank of America, N.A., Bank of America,
 P.O. Box 31785, Tampa, FL 33631-3785
 515098867 +EDI: CAPITALONE.COM Dec 10 2019 04:23:00 Capital One, PO Box 30281,
 Salt Lake City, UT 84130-0281
 515259504 EDI: CAPITALONE.COM Dec 10 2019 04:23:00 Capital One, N.A., PO Box 71083,
 Charlotte, NC 28272-1083
 515098865 +EDI: CITICORP.COM Dec 10 2019 04:23:00 Citi Bank, 701 E. 60th St. N,
 Sioux Falls, SD 57104-0493
 515098868 +E-mail/PDF: creditonebknotifications@resurgent.com Dec 09 2019 23:56:54 Credit One Bank,
 PO Box 98873, Las Vegas, NV 89193-8873
 515098873 +E-mail/PDF: creditonebknotifications@resurgent.com Dec 09 2019 23:56:24 Credit One Bank,
 PO Box 98875, Las Vegas, NV 89193-8875
 515098874 +EDI: AMINFOFP.COM Dec 10 2019 04:23:00 First Premier Bank, 601 S. Minnesota Avenue,
 Sioux Falls, SD 57104-4868
 515298709 E-mail/PDF: resurgentbknotifications@resurgent.com Dec 09 2019 23:56:59
 LVNV Funding, LLC its successors and assigns as, assignee of FNB, LLC,
 Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
 515297025 E-mail/PDF: MerrickBKNotifications@Resurgent.com Dec 09 2019 23:56:12 MERRICK BANK,
 Resurgent Capital Services, PO Box 10368, Greenville, SC 29603-0368
 515098875 +E-mail/PDF: MerrickBKNotifications@Resurgent.com Dec 09 2019 23:56:13 Merrick Bank,
 PO Box 9201, Old Bethpage, NY 11804-9001
 515312452 EDI: PRA.COM Dec 10 2019 04:23:00 Portfolio Recovery Associates, LLC,
 c/o Capital One/Hsbc, POB 41067, Norfolk VA 23541

TOTAL: 16

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

515098872* +Capital One, PO Box 30281, Salt Lake City, UT 84130-0281

TOTALS: 0, * 1, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.****Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Dec 11, 2019

Signature: /s/Joseph Speetjens

District/off: 0312-1

User: admin
Form ID: 3180W

Page 2 of 2
Total Noticed: 21

Date Rcvd: Dec 09, 2019

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 9, 2019 at the address(es) listed below:

Denise E. Carlon on behalf of Creditor BANK OF AMERICA, N.A. dcarlon@kmlawgroup.com,
bkgroup@kmlawgroup.com
Donna L. Wenzel on behalf of Trustee Isabel C. Balboa ecf@standingtrustee.com
Isabel C. Balboa ecfmail@standingtrustee.com, summarymail@standingtrustee.com
Isabel C. Balboa on behalf of Trustee Isabel C. Balboa ecfmail@standingtrustee.com,
summarymail@standingtrustee.com
Joshua I. Goldman on behalf of Creditor BANK OF AMERICA, N.A. jgoldman@kmlawgroup.com,
bkgroup@kmlawgroup.com
Mark W Ford on behalf of Debtor Dorothy Jean Gilchrist markfordlaw@juno.com
Mark W Ford on behalf of Joint Debtor Tyrone Gilchrist markfordlaw@juno.com
William M.E. Powers on behalf of Creditor Bank of America, N.A. ecf@powerskirn.com
William M.E. Powers, III on behalf of Creditor Bank of America, N.A. ecf@powerskirn.com
TOTAL: 9